

United States Bankruptcy Court
Northern District of Ohio

In re:
Judith A. Srebernak
Debtor

Case No. 10-14246-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: klamu
Form ID: 227i

Page 1 of 2
Total Noticed: 50

Date Rcvd: May 21, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2014.

db +Judith A. Srebernak, 12850 Manchester Dr., Chesterland, OH 44026-2919
tr +Waldemar J Wojcik, 526 Superior Avenue, Leader Bldg, #1030, Cleveland, OH 44114-1404
cr +RBS Citizens NA s/b/m CCO Mortgage, 10561 Telegraph RD, Glen Allen, VA 23059-4577
19549419 +Charter One Bank, 1 Citizens Dr., Riverside, RI 02915-3019
19719983 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933
23057045 +Cleveland Clinic, PO Box 89410, Cleveland, OH 44101-6410
19549421 +Cleveland Clinic, PO Box 931058, Cleveland, OH 44193-1384
23057046 +Clinic Med Svcs LLC, C/O JP Recovery Svcs Inc., PO Box 16749, Rocky River, OH 44116-0749
23057047 +Dominion East Ohio, P.O. Box 26785, Richmond, VA 23261-6785
19549423 +Great Lakes Higher Ed., PO Box 7859, Madison, WI 53707-7859
19664342 +Great Lakes Higher Education Corp, Attn Claims Filing Unit, P O Box 8973,
Madison, WI 53708-8973
19549425 +Hillcrest Hospital, C/O Revenue Group, 3700 Park East Dr., Suite 240,
Beachwood, OH 44122-4339
23057048 +Hillcrest Hospital, C/O Elevate Recoveries, PO Box 260804, Plano, TX 75026-0804
19549428 +Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
19606259 +Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
23057049 +Manchester Farms Homeowners Assoc, PO Box 266, Chesterland, OH 44026-0266
23057053 +Marcus E. Tower, MD, 551 E. Washington St., Suite 230, Chagrin Falls, OH 44022-4426
19549430 +National City Bank, 2730 Liberty Ave., Pittsburgh, PA 15222-4704
19813266 +PNC Bank, PO Box 747032, Pittsburgh PA 15274-7032
19581237 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982
19549431 +PNC Bank, 1 National City Parkway, Mail Code K-A16-2B, Kalamazoo, MI 49009-8003
23057051 +Quest Diagnostics of Pennsylvania, PO Box 740505, Cincinnati, OH 45274-0505
19577727 +RBS Citizens NA, 10561 Telegraph Rd, Glen Allen VA 23059-4577
23057052 +Revenue Group, 4780 Hinckley Industrial Pkwy, Suite 200, Cleveland, OH 44109-6003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jbakierlaw@sbcglobal.net May 21 2014 21:14:09 Jason T Baker, 55 Public Square,
#1330, Cleveland, OH 44113
aty +EDI: BASSASSOC.COM May 21 2014 21:18:00 Patti H. Bass, 3936 E. Ft. Lowell Rd., #200,
Tucson, AZ 85712-1083
tr +EDI: QWJWOJCIK.COM May 21 2014 21:18:00 Waldemar J Wojcik, 526 Superior Avenue,
Leader Bldg, #1030, Cleveland, OH 44114-1404
cr +EDI: ECMC.COM May 21 2014 21:18:00 ECMC, P.O. Box 75906, St. Paul, MN 55175-0906
cr +EDI: PRA.COM May 21 2014 21:18:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
19549418 Fax: 888-777-2057 May 21 2014 21:19:53 CCO Mortgage Corp., 10561 Telegraph Road,
Glen Allen, VA 23059
19825053 EDI: RESURGENT.COM May 21 2014 21:18:00 CR Evergreen, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
21888786 +EDI: BASSASSOC.COM May 21 2014 21:18:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
19549420 EDI: CHASE.COM May 21 2014 21:18:00 Chase Bank USA, 800 Brooksedge Blv,
Westerville, OH 43081-2822
19549422 +EDI: TSYS2.COM May 21 2014 21:13:00 DSNB/Macys, 9111 Duke Blvd., Mason, OH 45040-8999
19594833 +EDI: TSYS2.COM May 21 2014 21:13:00 Department Stores National Bank/Macy's,
Nco Financial Systems, Inc., PO Box 4275, Norcross, GA 30091-4275
19955326 +EDI: ECMC.COM May 21 2014 21:18:00 ECMC, P.O. Box 75906, Saint Paul, MN 55175-0906
21131107 +EDI: RESURGENT.COM May 21 2014 21:18:00 East Bay Funding, LLC,
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
19838839 EDI: RMSC.COM May 21 2014 21:18:00 GE Money Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
19549424 +EDI: RMSC.COM May 21 2014 21:18:00 HH Gregg/GEMB, PO Box 981439, El Paso, TX 79998-1439
19950110 +EDI: BASSASSOC.COM May 21 2014 21:18:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
19549427 +EDI: HFC.COM May 21 2014 21:18:00 HSBC Best Buy, PO Box 5253, Carol Stream, IL 60197-5253
19549426 +EDI: RMSC.COM May 21 2014 21:18:00 Home Design Generic / GEMB, PO Box 981439,
El Paso, TX 79998-1439
19606259 +EDI: HUNB.COM May 21 2014 21:13:00 Huntington National Bank, P.O. Box 89424,
Cleveland, OH 44101-6424
19549428 +EDI: HUNB.COM May 21 2014 21:13:00 Huntington National Bank, PO Box 1558,
Columbus, OH 43216-1558
19549429 EDI: CBSKOHLS.COM May 21 2014 21:13:00 Kohls/Chase, PO Box 3115, Milwaukee, WI 53201-3115
21015091 EDI: PRA.COM May 21 2014 21:18:00 Portfolio Recovery Associates, PO BOX 41067,
Norfolk VA 23451
19876342 +EDI: PRA.COM May 21 2014 21:18:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., PO Box 12914, Norfolk VA 23541-0914
23057050 +EDI: RMCB.COM May 21 2014 21:13:00 Quest Diagnostics Incorporated, C/O AMCA, PO Box 1235,
Elmsford, NY 10523-0935
19549432 E-mail/Text: ebnsterling@weltman.com May 21 2014 21:14:51 Rogers Jewelers, 375 Ghent Road,
Akron, OH 44333-4601
19549433 +EDI: SEARS.COM May 21 2014 21:18:00 Sears/CBSD, 701 E.60th Street North, PO Box 6241,
Sioux Falls, SD 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

19549434 EDI: CITICORP.COM May 21 2014 21:18:00 Sunoco Citibanlk SD NA, PO Box 6497,
Sioux Falls, SD 57117-6497
23051307 +EDI: BASSASSOC.COM May 21 2014 21:18:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
19850561 EDI: ECAST.COM May 21 2014 21:13:00 eCAST Settlement Corporation assignee of Chase,
Bank USA NA, POB 29262, New York NY 10087-9262
TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288
cr* +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,
TUCSON, AZ 85712-1083
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2014 at the address(es) listed below:

Craig H Shopneck ch13shopneck@ch13cleve.com, cshopneck13@ecf.epiqsystems.com
Jason T Baker on behalf of Debtor Judith A. Srebernak jbakelaw@sbcglobal.net
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Waldemar J Wojcik wwojcik@wojciklpa.com, wwojcik@ecf.epiqsystems.com

TOTAL: 4

United States Bankruptcy Court for the Northern District of Ohio**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under Chapter 13 on May 5, 2010 and was converted to a case under Chapter 7 on May 21, 2014. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information**Case Number:** 10-14246-jps**Debtor(s):**

Judith A. Srebernak
12850 Manchester Dr.
Chesterland, OH 44026

Other names used by the Debtor(s) in the last 8 years:

aka Judy A. Srebernak-

**Last Four Digits of Debtor's Social Security Number or
Individual Taxpayer ID Number (ITIN)/Complete EIN:**
xxx-xx-9742

Attorney for Debtor:

Jason T Baker
55 Public Square
#1330
Cleveland, OH 44113
Telephone number: (216) 771-3966

Bankruptcy Trustee:

Waldemar J Wojcik
526 Superior Avenue
Leader Bldg
#1030
Cleveland, OH 44114
Telephone number: (216) 241-2628

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: June 26, 2014**Time:** 11:00 AM**Location:** 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on the other side of this notice.

The presumption of abuse does not arise.

Deadlines

*Papers must be **received** by the bankruptcy clerk's office by the stated deadline.*

Deadline to File a Proof of Claim: *Please do not file a proof of claim unless you receive a notice to do so.*

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: August 25, 2014

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office:

United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Date: May 21, 2014

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Presumption of Abuse:

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Do not include this notice with any proof of claim or other filing you submit to the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices